

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

COURTNEY L HARR

Debtor(s)

Case No. 14-70516JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/17/2014.
- 2) The plan was confirmed on 09/03/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/30/2015, 01/04/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/02/2019.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,664.50.
- 10) Amount of unsecured claims discharged without payment: \$39,664.87.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$115,390.77
Less amount refunded to debtor	\$1,728.67

NET RECEIPTS: **\$113,662.10**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,529.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,707.62
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$8,236.62**

Attorney fees paid and disclosed by debtor: \$471.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAS DEBT RECOVERY INC/AMERICA	Unsecured	836.00	NA	NA	0.00	0.00
AAS DEBT RECOVERY INC/AMERICA	Unsecured	712.00	NA	NA	0.00	0.00
AAS DEBT RECOVERY INC/AMERICA	Unsecured	205.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	902.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	1,242.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	1,005.00	NA	NA	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	0.00	0.00	36.00	36.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	370.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	2,145.00	NA	NA	0.00	0.00
CONEMAUGH MEMORIAL MED CNT	Unsecured	50.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	320.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	269.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	122.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	76.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	69.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	60.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	28.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	610.00	NA	NA	0.00	0.00
DIAMOND RESORTS FINANCIAL SVC	Unsecured	11,754.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
ENHANCED RECOVERY COMPANY	Unsecured	404.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	4,633.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	4,618.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	3,184.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	3,066.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	2,883.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	2,517.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	1,732.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	1,731.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	1,542.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	1,119.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
FEDERAL LOAN SERVICING	Unsecured	5,953.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	5,706.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	614.00	614.63	614.63	3.38	0.00
GECC/ LOWE'S++	Unsecured	2,528.00	NA	NA	0.00	0.00
LAUREL PEDIATRICS++	Unsecured	508.00	NA	NA	0.00	0.00
LIGHTHOUSE MEDICAL LLC	Unsecured	909.00	NA	NA	0.00	0.00
LINEBARGER GOGGAN BLAIR & SAM	Priority	485.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,604.00	901.71	901.71	4.96	0.00
MIDLAND FUNDING	Unsecured	903.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	5,269.00	5,112.98	5,112.98	28.13	0.00
NORTHWEST CDC D/B/A JOHNSTOW	Secured	3,033.00	NA	2,706.69	2,706.69	224.85
PA DEPARTMENT OF REVENUE*	Unsecured	NA	23.30	23.30	0.13	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	497.37	497.37	497.37	0.00
RBS CITIZENS NA(*)	Unsecured	NA	11,142.00	11,142.00	61.30	0.00
REMIT CORP++	Unsecured	288.00	NA	NA	0.00	0.00
SALLIE MAE INC**	Unsecured	5,920.00	NA	NA	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	738.00	NA	NA	0.00	0.00
STERLING INC DBA KAY JEWELERS	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	0.00	0.00	0.00	0.00
SYNCHRONY BANK++	Unsecured	6,534.00	6,534.35	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	8,381.00	52,877.45	52,877.45	290.92	0.00
WILMINGTON SAVINGS FUND SOCIE	Secured	185,200.00	194,194.73	0.00	88,237.32	0.00
WILMINGTON SAVINGS FUND SOCIE	Secured	0.00	13,334.43	13,334.43	13,334.43	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$88,237.32	\$0.00
Mortgage Arrearage	\$13,334.43	\$13,334.43	\$0.00
Debt Secured by Vehicle	\$2,706.69	\$2,706.69	\$224.85
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$16,041.12	\$104,278.44	\$224.85
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$533.37	\$533.37	\$0.00
TOTAL PRIORITY:	\$533.37	\$533.37	\$0.00
GENERAL UNSECURED PAYMENTS:	\$70,672.07	\$388.82	\$0.00

Disbursements:

Expenses of Administration	<u>\$8,236.62</u>
Disbursements to Creditors	<u>\$105,425.48</u>

TOTAL DISBURSEMENTS : **\$113,662.10**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/08/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.